

How to Use an ATM

A User's Guide to Making ATM Withdrawals

An ATM or Automated Teller Machine can be found almost everywhere. They can be used 24 hours a day, 365 days a year. ATMs can be found:

In/outside of banks
Gas Stations
Malls

Check Cashers
Restaurants
Department stores

ATMs vary in size but all work the same. If you follow these steps each withdrawal will be a success.

1. **Verify the network logos.** On the back of your debit card, you will have listed two logos. They are PLUS® and INTERLINK. If the ATM you are about to use doesn't have one of these logos, you will not be able to use this machine.
2. **Insert or swipe your ATM card in the machine.** There should be a diagram that shows which way the card should be inserted.
3. **Select a language.** Many ATMs offer several language options. The most popular are English and Spanish.
4. **Enter your PIN or Personal Identification number.** This is the number you chose when you activated your card.
5. **Select a transaction.** Several options will appear such as: Balance Inquiry, Fast Cash, Withdraw from Checking, Withdraw from Savings and Transfer Funds. When using your Skylight Debit Card, you should always choose Fast Cash or Withdraw from Checking.
6. **If withdrawing money, select the amount to withdraw, then Enter.** You will need to type in the amount you want. Most ATMs will tell you how the funds can be withdrawn. Meaning, you can withdraw either \$10 or \$20 at a time. So, for example, if you have a balance of \$35 and the ATM allows withdrawals of \$10 at a time you will be able to receive \$30. If you choose the Fast Cash option you will not have to type in the amount. The amount you would like to withdraw will be available for you. For example: \$20, \$40 or \$60.
7. **Wait while the ATM processes your transaction.** The ATM will take a few moments to dispense the dollar amount you requested. You should hear the machine counting your withdrawal.
8. **When asked if you would like another transaction, choose Yes or No.** This transaction can either be another withdrawal from checking or a balance inquiry.
9. **When asked if you would like a receipt, choose Yes or No.** A good way of keeping track of your funds is to always answer **Yes** to this question.
10. **Take your Skylight Debit Card, cash and receipt (if you asked for one), when they are dispensed.** Taking your card and cash should be done right away. The ATM only allows you a few moments before your cash, card or both are taken by the machine. This is a security feature used to make sure no one else takes your cash or card if you have forgotten them at the ATM.



Skylight's Helpful Hints



-If you are unsure how to use the ATM, ask the bank or store employee.

-NEVER write your PIN on your card.

-NEVER share your PIN.

-ALWAYS be aware of your surroundings. If you see a suspicious person in the area chose a different ATM.

-ALWAYS know what fees you are being charged.

-ALWAYS remember to take your card and cash